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10/675,929	09/29/2003	Charles Whitaker	020375-032410	2374
20350 7590 04/16/2008 TOWNSEND AND TOWNSEND AND CREW, LLP TWO EMBARCADERO CENTER EIGHTH FLOOR SAN FRANCISCO, CA 94111-3834				
EXAMINER				
RAPILLO, KRISTINE K				
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Advisory Action

In the remarks, Applicants argue in substance that the cited references do not teach or suggest receiving at a financial transaction processing computer system a member identifier relating to the member, but rather it is checking eligibility. The Examiner respectfully submits that Freeman teaches a system and method in which terminals are used to provide verification of patient eligibility to health care providers and to tell banks to pay the claims; eligibility of a member validates the identifier of a member. The invention disclosed by Freeman is interpreted by the Examiner as a financial transaction processing computer in that it provides verification of member identity (which reads on a member identifier) as shown in Freeman (column 7, lines 20 – 27), and authorizes the transfer of funds which reads on a financial transaction processing computer (Freeman: column 2, lines 26 - 49). In addition, Freeman discloses in the addendum, a method and system for patient eligibility and credit status (addendum: MSF #11). The Examiner interprets this to be a credit card type machine, which can be used to process a member's eligibility and credit status using a patient identification card. To further support the Examiners interpretation, Pritchard discloses a central brokerage computer which serves to provide fund transfer, which reads on a financial transaction processing computer (Pritchard: column 4, lines 56 – 64), as well as a method of receiving at a financial transaction processing system a member identifier relating to the member (column 7, lines 20 – 27).

Thus, the proper combination of the applied references would be the incorporation of Pritchard's system for the transferring of funds (i.e. financial transaction processing computer) within the system and method for member identification and eligibility, including credit status, as taught by Freeman.

Applicant's other remarks merely rehash issues addressed in the Final Rejection mailed 1/29/2008, and incorporated herein. Thus, the finality of the previous Office Action is maintained.